

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

RESIDENTIAL CAPITAL, LLC,

Debtor.

Case No. 12-12020

Chapter 11

**RELIEF FROM STAY- REAL ESTATE AND
COOPERATIVE APARTMENTS**

I, Jessie Hanak, Default Service officer
<NAME AND TITLE> OF
VERICREST FINANCIAL, INC., ATTORNEY IN FACT FOR WELLS FARGO DELAWARE TRUST
COMPANY, N.A., AS TRUSTEE FOR VERICREST OPPORTUNITY LOAN TRUST 2011-NPL1
(HEREINAFTER, "MOVANT")
HEREBY DECLARE (OR CERTIFY, VERIFY, OR STATE.)

BACKGROUND INFORMATION

1. REAL PROPERTY OR COOPERATIVE APARTMENT ADDRESS WHICH IS THE SUBJECT OF THIS
MOTION: 1965 Jamie Drive, Findlay, OH 45840

2. LENDER NAME: WELLS FARGO DELAWARE TRUST COMPANY, N.A., AS TRUSTEE FOR
VERICREST OPPORTUNITY LOAN TRUST 2011-NPL1 BY VERICREST FINANCIAL, INC.
AS ITS ATTORNEY IN FACT

3. DATE OF MORTGAGE: 08/04/2005

4. POST-PETITION PAYMENT ADDRESS: Vericrest Financial, Inc.
13801 Wireless Way
Oklahoma City, OK 73134

DEBT/VALUE REPRESENTATIONS

5. TOTAL PRE-PETITION AND POST-PETITION INDEBTEDNESS OF DEBTOR(S) TO MOVANT AT THE TIME OF
FILING THE MOTION: \$118,075.32 as of 8/10/2012

(Note: this amount may not be relied on as a "payoff" quotation.)

6. MOVANT'S ESTIMATED MARKET VALUE OF THE REAL PROPERTY OR COOPERATIVE APARTMENT:
\$118,000.00

7. SOURCE OF ESTIMATED VALUATION: BPO dated 7/18/2012

STATUS OF DEBT AS OF THE PETITION DATE

8. TOTAL PRE-PETITION INDEBTEDNESS OF DEBTOR(S) TO MOVANT AS OF PETITION FILING DATE:

\$118,075.32 as of 8/10/2012

A. AMOUNT OF PRINCIPAL: \$100,814.65

B. AMOUNT OF INTEREST: \$11,186.23

C. AMOUNT OF ESCROW (TAXES AND INSURANCE): \$2,546.33

D. AMOUNT OF FORCED PLACED INSURANCE EXPENDED BY MOVANT: \$0.00

E. AMOUNT OF ATTORNEY'S FEES BILLED TO DEBTOR(S) PRE-PETITION: \$0.00

F. AMOUNT OF PRE-PETITION LATE FEES, IF ANY, BILLED TO DEBTOR(S): \$0.00

9. CONTRACTUAL INTEREST RATE: 5.875% as of 11/1/2009
3.375% as of 9/1/2010
3.000% as of 9/1/2011

10. PLEASE EXPLAIN ANY ADDITIONAL PRE-PETITION FEES, CHARGES OR AMOUNTS CHARGED TO DEBTOR'S/DEBTOR'S ACCOUNT AND NOT LISTED ABOVE.

Late Charges: \$710.01
Corp Advance: \$11.60
Expense Advances: \$125.00
Net Reimburse Fee: \$2,681.50

**AMOUNT OF ALLEGED POST-PETITION DEFAULT
(AS OF 08/10/2012)**

11. DATE LAST PAYMENT WAS RECEIVED: 11/16/2009

12. ALLEGED TOTAL NUMBER OF PAYMENTS DUE POST-PETITION FROM FILING OF PETITION THROUGH PAYMENT DUE ON 8/1/12: 3

13. PLEASE LIST ALL POST-PETITION PAYMENTS ALLEGED TO BE IN DEFAULT:

ALLEGED PAYMENT DUE DATE	ALLEGED AMOUNT DUE	AMOUNT RECEIVED	AMOUNT APPLIED TO PRINCIPAL	AMOUNT APPLIED TO INTEREST	AMOUNT APPLIED TO ESCROW	LATE FEE CHARGED (IF ANY)
06/01/12	\$630.42					
07/01/12	\$630.42					
08/01/12	\$630.42					
TOTALS:	\$1,891.26					

14. AMOUNT OF MOVANT'S ATTORNEY'S FEES BILLED TO DEBTOR FOR THE PREPARATION, FILING AND PROSECUTION OF THIS MOTION : \$650.00

15. AMOUNT OF MOVANT'S FILING FEE FOR THIS MOTION: \$176.00

16. OTHER ATTORNEY'S FEES BILLED TO DEBTOR POST-PETITION: \$ 0.00
17. AMOUNT OF MOVANT'S POST- PETITION INSPECTION FEES: \$0.00
18. AMOUNT OF MOVANT'S POST-PETITION APPRAISAL/BROKER'S PRICE OPINION: \$0.00
19. AMOUNT OF FORCED PLACED INSURANCE OR INSURANCE PROVIDED BY THE MOVANT POST-PETITION: \$0.00
20. SUM HELD IN SUSPENSE BY MOVANT IN CONNECTION WITH THIS CONTRACT, IF APPLICABLE: \$0.00
21. AMOUNT OF OTHER POST-PETITION ADVANCES OR CHARGES, FOR EXAMPLE TAXES, INSURANCE INCURRED BY DEBTOR ETC.: \$0.00

REQUIRED ATTACHMENTS TO MOTION

Please attach the following documents to this motion and indicate the exhibit number associated with the documents.

- (1) Copies of documents that indicate Movant's interest in this subject property. For purpose of example only, a complete and legible copy of the promissory note or other debt instrument together with a complete and legible copy of the mortgage and any assignments in the chain from the original mortgagee to the current moving party. (Exhibit .)
- (2) Copies of documents establishing proof of standing to bring this Motion. (Exhibit .)
- (3) Copies of documents establishing that Movant's interest in the real property or cooperative apartment was perfected. For the purposes of example only, a complete and legible copy of the Financing Statement (UCC-1) files with either the Clerk's Office or the Register of the county the property or cooperative apartment is located in. (Exhibit .)

CERTIFICATION FOR BUSINESS RECORDS

I CERTIFY THAT THE INFORMATION PROVIDED IN THIS FORM AND/OR ANY EXHIBITS ATTACHED TO THIS FORM (OTHER THAN THE TRANSACTIONAL DOCUMENTS ATTACHED AS REQUIRED BY PARAGRAPHS 1,2 AND 3, IMMEDIATELY ABOVE) IS DERIVED FROM RECORDS THAT WERE MADE AT OR NEAR THE TIME OF THE OCCURRENCE OF THE MATTERS SET FORTH BY, OR FROM INFORMATION TRANSMITTED BY, A PERSON WITH KNOWLEDGE OF THOSE MATTERS, WERE KEPT IN THE COURSE OF THE REGULARLY CONDUCTED ACTIVITY; AND WERE MADE BY THE REGULARLY CONDUCTED ACTIVITY AS A REGULAR PRACTICE.

I FURTHER CERTIFY THAT COPIES OF ANY TRANSACTIONAL DOCUMENTS ATTACHED TO THIS FORM AS REQUIRED BY PARAGRAPH 1,2 AND 3, IMMEDIATELY ABOVE, ARE TRUE AND ACCURATE COPIES OF THE ORIGINAL DOCUMENTS. I FURTHER CERTIFY THAT THE ORIGINAL DOCUMENTS ARE IN MOVANT'S POSSESSION, EXCEPT AS FOLLOWS:

DECLARATION

I, Jessie Hanak, Default Service Officer

<NAME AND TITLE> OF

VERICREST FINANCIAL I, INC., ATTORNEY IN FACT FOR WELLS FARGO DELAWARE
TRUST COMPANY, N.A., AS TRUSTEE FOR VERICREST OPPORTUNITY LOAN TRUST
2011-NPL1

HEREBY DECLARE (OR CERTIFY, VERIFY, OR STATE) PURSUANT TO 28 U.S.C SECTION 1747 UNDER
PENALTY OR PERJURY THAT THE FOREGOING IS TRUE AND CORRECT BASED ON PERSONAL
KNOWLEDGE OF THE MOVANT'S BOOKS AND BUSINESS RECORDS.

EXECUTED AT San Diego <CITY/TOWN>, CA <STATE> ON THIS 14 DAY OF
September <MONTH>, 2012.

Jhanak
Jessie Hanak
<PRINT NAME>
<TITLE> Default Service Officer
WELLS FARGO DELAWARE TRUST
COMPANY, N.A., AS TRUSTEE FOR
VERICREST OPPORTUNITY LOAN TRUST
2011-NPL1 BY VERICREST FINANCIAL, INC.
AS ITS ATTORNEY IN FACT
13801 Wireless Way
Oklahoma City, OK 73134